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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/699,492	10/31/2003	Hill Ferguson	YDLE-PO02	3165
24739	7590	03/22/2010	EXAMINER	
CENTRAL COAST PATENT AGENCY, INC 3 HANGAR WAY SUITE D WATSONVILLE, CA 95076			THEIN, MARIA TERESA T	
ART UNIT	PAPER NUMBER			
	3627			
NOTIFICATION DATE	DELIVERY MODE			
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary	Application No. 10/699,492	Applicant(s) FERGUSON, HILL
	Examiner MARISSA THEIN	Art Unit 3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If no period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 09 December 2009.
- 2a) This action is FINAL. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-13 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-13 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) Notice of References Cited (PTO-892)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
 3) Information Disclosure Statement(s) (PTO/SB/08)
 Paper No(s)/Mail Date _____
- 4) Interview Summary (PTO-413)
 Paper No(s)/Mail Date _____
- 5) Notice of Informal Patent Application
 6) Other: _____

DETAILED ACTION

Applicant's "Response C" filed on December 9, 2009 has been considered.

Claims 1 and 10 are amended. Claims 1-13 remain pending in this application.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-13 are rejected under 35 U.S.C. 103(a) as being unpatentable U.S. Patent No. 5,963,925 to Kolling et al. in view of in view of U.S. Patent Application Publication No. 2004/0034559 to Harris et al.

Regarding claim 1, Kolling discloses an interactive interface in a display comprising: a window provided by a first Internet-based service (Midwest Federal bank) through a first link to that service (col. 31, lines 19-26; Figure 12; col. 31, lines 36-47); a portion in the window encapsulating a resource from a third-party internet based service (Great Northern Bank Visa), separate from the first Internet-base service, requested by a user through the first Internet-based service, enabling the user to initiate a transaction with the third party service (col. 32, lines 25-41; Figure 16); and another section, wherein the other section displays user-specific personnel information (customer name and address), provided by the first Internet-base service, that is at least pertinent to interface the user with the third-party Internet-based service (Figure 13; col. 32, line 57-col. 32, line 6).

However, Kolling does not explicitly disclose the first frame and second frame. Kolling does disclose welcome screen is presented to the customer upon initial connection. The fictitious Midwest Federal Bank is the CFI/CSP hosting the electronic banking service, and the fictitious Great Northern Bank Visa is a biller participating in the electronic statement presentation that desires to transmit its electronic statement and/or invoices to customer of Midwest Federal. (Col. 31, lines 19-26) Figure 12 is a screen 870 which is displayed after a customer has logged on to the system and has selected payments tab 872. Tab 872 causes a list of subscriptions to be displayed including a subscription for Great Northern Bank which includes a button 877 to view the current invoice that has been delivered to the customer via the electronic statement presentment system, a button 878 to pay the invoice via an electronic bill payment system. (Col. 31, lines 36-45) Figure 13 is an invoice summary screen of the Great Northern Bank. The summary invoice is shown below a band of HTML 884 generated by the electronic banking server. HTML band includes the Midwest Federal logo and five action hot spots. (Col. 31, lines 57-62) Figure 16 is a payment screen that is displayed to the customer (col. 32, lines 25-26).

Harris, on the other hand, teaches the first and second frame (Figure 2B; paragraph 30).

Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention was made to modify the interactive interface of Kraemer, to include, the first and second frame, as taught by Harris, in order to simultaneously display formatted first and second web pages in first and second regions respectively of

a single user computer browser display screen (Harris paragraph 12) , thus providing a more effective, profitable model for content delivery that will yield higher financial returns (Harris paragraph 16).

Regarding claims 2-13, Kolling discloses a first direct communication link between said internet enabling software and said third party internet based service to provide an interface for said user with said third party internet based service (Figure 12; Figure 13; col. 31, lines 36-64); a host portal that provides a bill management service (col. 4, lines 30-47; col. 31, lines 20-26); wherein said request is initiated at said host portal by said use to request said resource (col. 31, lines 36-61); bank balance (Figure 16; col. 32, lines 32-37); resource by said user automatically deep-links said internet enabling software directly to resource (col. 31, lines 31-61); billing information associated with said user (col. 4, lines 30-47; col. 31, lines 39-56); personalized information such a name (Figure 13, ref. no. 894); and a third frame, wherein said third frame encapsulates a second resource from a second third-party internet, wherein said second frame comprises second user-specific information that is at least pertinent to directly interface the user with said second resource (Network Gas & Electric) (Figure 12); a user-interface control element (Figure 12, col. 36-56); control button (Figure 12, col. 36-56); and link (Figure 12, col. 36-56).

Response to Arguments

Applicant's arguments with respect to claims 1-13 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to MARISSA THEIN whose telephone number is (571)272-6764. The examiner can normally be reached on M-F 8:00-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ryan Zeender can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Marissa Thein/
Examiner, Art Unit 3627
March 14, 2010